

## A COMPARATIVE AND ANALYTICAL STUDY ON NON-PERFORMING ASSETS OF BANK OF BARODA AND AXIS BANK

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### **ABSTRACT**

*Banks have the major role of accepting long term & short term deposit and lending money (Advances) to the borrowers. Bank advance means the advances of a specified amount of money to a business entity or an individual by a commercial bank. Advances plays a very important role in the banking sector. On one hand, it's generated interest income, which is the major sources of income for banks in the context of profit. On the other hand, if it's got converted in to non-performing assets, then not only profit & loss but balance sheet also gets affected. The present study is more relevant in the current environment, as the Indian banking sector is facing a big problem of higher Nonperforming assets. The level of the NPA is comparatively higher in public sector banks than in private sector banks. To improve the productivity and profitability of the banking sector, the NPA need to be reduced and controlled with a particular focus. Additional preventive measures should be taken to control it. This study focus on GROSS-NPA, NET-NPA, NET-PROFIT, & TOTAL ADVANCE of a public sector bank (BANK OF BARODA) and a private sector bank (AXIS BANK). In this study, NET NPAs and NET PROFIT of the two banks are taken to measure correlation, and all GROSS NPA, NET NPAs and TOTAL ADVANCE are taken for tabular representation.*

**KEYWORDS:** *Nonperforming Assets, Gross NPA, Net NPA, Net Profit*